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COPY
NO. _____
FILED
A.M. _____ P.M. _____
FEB 26 1999
J. DAVID NAVARRO, Clerk
By PAULA BENSON
DEPUTY

**IN THE DISTRICT COURT OF THE FOURTH JUDICIAL DISTRICT
OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF ADA**

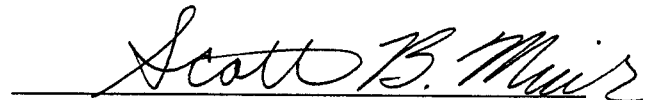
STATE OF IDAHO, Department)	
of Finance,)	
)	Case No. CV OC 9800279D
Plaintiff,)	
)	STIPULATION FOR
vs.)	JUDGMENT AND
)	PERMANENT INJUNCTION
MARILYN K. GERTSCH,)	
)	
Defendant.)	
_____)	

COMES NOW the Plaintiff, by and through counsel, and Defendant, by and through counsel, in order to avoid prolonged litigation, to stipulate and agree as follows:

1. The Complaint on file herein states a cause of action for injunctive and other relief against the Defendant.
2. The Defendant admits the violations alleged in the Complaint.
3. The Defendant represents that she does not currently have assets to repay investors.

4. The Defendant agrees that the Judgment and Permanent Injunction attached hereto may be entered against her, and she hereby consents to the entry thereof.
5. Said Judgment and Permanent Injunction shall constitute a final resolution of all issues presented in Plaintiff's Complaint as to the Defendant, and may be presented to the Court immediately or at any time convenient to the Court, without the necessity of findings of fact or conclusions of law or further pleadings or proceedings in this matter.
6. All stipulating parties shall bear their own attorney's fees and costs of litigation.

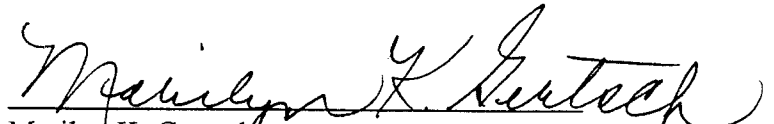
DONE this 24th day of February, 1999.



Scott B. Muir
Deputy Attorney General
Counsel for Plaintiff
State of Idaho, Department of Finance



Joseph L. Ellsworth
Counsel for Defendant



Marilyn K. Gertsch
Defendant